



www.FaloniLaw.com

*Please send all correspondence & payments to:
PO Box 1285, West Caldwell, NJ 07006*

*Physical office address:
165 Passaic Avenue, Suite 301B
Fairfield, NJ 07004*

P: 973-226-2525 F: 973-226-5337
Toll Free: 1(855) 758-5818

November 4, 2015

Wesley Kenney
[REDACTED]

RE: LVNV FUNDING LLC. As Assignee of Credit One Bank, N.A.
Account Number: *****747
Balance Due: \$1,031.94

Dear Wesley Kenney:

This letter is in response to your request for debt validation regarding the above captioned matter. To comply with the Fair Debt Collection Practices Act Section 809 [15 USC 1692d] our client has provided us with the following information:

The original creditor is whose accounts are serviced by **Credit One Bank, N.A.**

The account was originally opened on or about **October 28, 2011**. The original account number was/is *****747. The account was charged off on or about **December 3, 2012**. The balance at the time of charge off was **\$927.53**.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Very truly yours,

DAVID A. FALONI, ESQ.

By: DAF/DF:Mac
Extension # 156
Our File # RES43796

LD1VAL

Princeton Office
5 Independence Way
Suite 300
Princeton, NJ 08540

Mount Laurel Office
3000 Atrium Way
#2207
Mt. Laurel, NJ 08054

Toms River Office
1030 Hooper Ave.
Suite 2B
Toms River, NJ 08753

New York Office
Empire State Bldg
350 5th Avenue 59th Fl.
New York, NY 10118

Pennsylvania Office
705 West Dekalb Pike
King of Prussia
PA 19406

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number **2747**
 November 03, 2012 to December 02, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$868.71	New Balance	\$927.53
Payments	\$0.00	Past Due Amount	\$252.00
Other Credits	\$0.00	Amount Due This Period	\$710.53
Purchases	\$0.00	Minimum Payment Due	\$927.53
Cash Advances	\$0.00	Payment Due Date	12/27/12
Fees Charged	\$43.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Interest Charged	\$15.57	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
New Balance	\$927.53	For example:	
Credit Limit	\$600.00	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...
Available Credit	\$0.00	And you will end up paying an estimated total of...	
Statement Closing Date	12/02/12	Only the minimum payment 1 month \$928	
Days In Billing Cycle	30	If you would like a location for credit counseling services, call 1-866-515-5720.	
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042			
Please send billing inquiries and correspondence to: P.O. BOX 98873 LAS VEGAS, NV 89193-8873			

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
F572700P1000CYLAC	12/02	12/02	Fees
			ANNUAL FEE 01/13 THROUGH 01/13 8.25
		12/02	LATE FEE 35.00
		TOTAL FEES FOR THIS PERIOD 43.25	
	12/02	12/02	Interest Charged
			Interest Charge on Purchases 15.57
		12/02	Interest Charge on Cash Advances 0.00
		TOTAL INTEREST FOR THIS PERIOD 15.57	
2012 Totals Year-to-Date			
Total fees charged in 2012		\$278.50	
Total interest charged in 2012		\$133.58	

YOUR ACCOUNT IS SCHEDULED TO BE CHARGED OFF.
 THE BALANCE WILL BE DUE IN FULL. CALL (888) 729-6274.

YOUR ACCOUNT IS CURRENTLY CLOSED.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% (v)	\$781.45	\$15.57
Cash Advances	23.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: **2747**

New Balance: **\$927.53**

Minimum Payment Due: **\$927.53**

Payment Due Date: **12/27/12**

AMOUNT ENCLOSED: **\$**

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

WESLEY KENNEY 20581